



Call in to any Santander branch



Call us on 0800 222 399



Visit santander.co.uk/banking

Important information

Exclusively for mortgage customers

Here at Santander we like to reward loyalty. Once you have a mortgage with us, you will be eligible to apply for a Santander Zero Current Account.

Zero Current Account

Our Zero Current Account is a market leading account and offers a new approach to your day-to-day banking needs.

Our Zero Current Account is the only account on the market that has:

- No fees from us when using your card in cash machines or in shops abroad (see note 1); and
- No fees if you go over your agreed overdraft limit.

You can also enjoy:

- a high in-credit rate for the first 12 months on balances up to £2,500;
- the same rate of overdraft interest no matter how much you are overdrawn; and
- all-round easy access to your money, whether it's in branch, online or over the phone.

A smooth switch to Santander:

These fantastic features are available if you have a mortgage with us. To benefit all you need to do is switch and make this your main bank account using our Account Transfer Service. You also need to have all of your direct debits and standing orders (at least two) set up on your account, and pay in at least £1,000 a month.

Already have an account with us?

If you already have your main bank account with us, you can easily upgrade to the Zero Current Account when your mortgage has completed. There are no extra credit checks and your account number and card stay the same so there's no need to change any of your details (see note 2).

Once your account is opened

Once you have the Zero Current Account we will check that you remain eligible for our loyalty bank account range up to 12 times per year. If you no longer meet the eligibility criteria for the current account we will contact you before taking action to transfer you to an account from our standard bank account range.

Note 1: We will not charge you for using a cash machine but the cash machine operator may make a charge.

Note 2: If you have a Basic Account or an Instant Plus Account you will not be eligible.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

If you no longer meet these conditions, we will contact you before taking action to transfer you to our Preferred In-Credit Rate Account.

This product is not available to Alliance and Leicester mortgage customers. Limit of one Santander Zero Current Account per person. To qualify for the account customers must be over 18 and, if a new customer, switch using our Account Transfer Service.

Basic and Instant Plus Account holders are not eligible. Overdrafts depend on your circumstances. In arrears means you have missed two or more mortgage payments in a row. This is a limited offer and may be withdrawn at any time.

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Santander

VALUE FROM IDEAS

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